is made, or the date we receive a partially completed Internet subsidy application from our Internet Web site where the requirements set forth in §418.3230 are met.

§418.3225 How long will your application remain in effect?

- (a) Your application will remain in effect until our determination or decision has become final and binding under §418.3620. If you appeal our initial determination, the determination does not become final until we issue a decision on any appeal you have filed under §418.3655 (see §418.3675) or dismiss the request for a hearing under §418.3670.
- (b) If, at the time your application is filed or before our determination or decision becomes final and binding, you meet all the requirements for a subsidy as described in 42 CFR 423.773 except for enrollment in a Medicare Part D plan or Medicare Advantage plan with prescription drug coverage, we will send you a notice advising you of your eligibility for the subsidy and the requirement to enroll in such a plan.
- (c) If you are not entitled to Medicare Part A and/or enrolled in Medicare Part B at the time your subsidy application is filed but you appear to be in an enrollment period, we will send you a notice advising you that we will not make a determination on your application until you become entitled to Medicare Part A and/or enrolled in Medicare Part B. If you are not entitled to Medicare Part A and/or enrolled in Medicare Part B at the time your application is filed and you do not appear to be in an enrollment period, we will send you a notice advising you that you are not eligible for the subsidy because you are not entitled to Medicare Part A and/or enrolled in Medicare Part B and explain your appeal rights.

§418.3230 When will we use your subsidy inquiry as your filing date?

If you or your personal representative (as defined in 42 CFR 423.772) make an oral or written inquiry about the subsidy, or partially complete an Internet subsidy application on our Web site, we will use the date of the inquiry or the date the partial Internet appli-

cation was started as your filing date if the following requirements are met:

- (a) The written or oral inquiry indicates your intent to file for the subsidy, or you submit a partially completed Internet application to us;
- (b) The inquiry, whether in person, by telephone, or in writing, is directed to an office or an official described in §418.3220, or a partially completed Internet subsidy application is received by us;
- (c) You or your personal representative (as defined in 42 CFR 423.772) file an application (as defined in §418.3210) within 60 days after the date of the notice we will send in response to the inquiry. The notice will say that we will make an initial determination of your eligibility for a subsidy, if an application is filed within 60 days after the date of the notice. We will send the notice to you. Where you are a minor or adjudged legally incompetent and your personal representative made the inquiry, we will send the notice to your personal representative; and
- (d) You are alive on the first day of the month in which the application is filed.

INCOME

§ 418.3301 What is income?

Income is anything you and your spouse, who lives with you, receive in cash or in-kind that you can use to meet your needs for food and shelter. Income can be earned income or unearned income.

§ 418.3305 What is not income?

Some things you receive are not considered income because you cannot use them to meet your needs for food or shelter. The things that are not income for purposes of determining eligibility and whether you should receive a full or partial subsidy are described in §416.1103 of this chapter.

§ 418.3310 Whose income do we count?

(a) We count your income. If you are married and live with your spouse in the month you file for a subsidy, or when we redetermine your eligibility for a subsidy as described in §418.3125, we count your income and your spouse's income regardless of whether